

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Division

In re

Debtor(s) Case No.  
Chapter

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Involuntary/Voluntary Petition [*Specify reason for amendment:* \_\_\_\_\_]

Check if applicable: \_\_\_\_\_ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was mailed/hand-delivered to the Clerk's Office on \_\_\_\_\_.\**]

Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D, E, or F, and/or List of Creditors or Equity Holders – REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1. (*\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) Check applicable statement(s):

Creditor(s) added       Creditor(s) deleted

Change in amounts owed or classification of debt

No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE)

Post-petition creditors added (Schedule of Unpaid Debts)

**REMINDER: Conversion of Chapter 13 to Chapter 7 – only file Schedule of Unpaid Debts.**

Schedule G - Executory Contracts and Unexpired Leases

Schedule H – Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form “NOTICE TO CREDITOR(S) (RE AMENDMENT)” is still required when adding or deleting creditors.

\*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 – Statement of Social Security Number(s) be submitted to the Clerk’s Office for entry of the amended Social Security Number into the Court’s database.]

Statement of Financial Affairs

Chapter 7 Individual Debtor’s Statement of Intention

Chapter 11 List of Equity Security Holders

Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

Disclosure of Compensation of Attorney for Debtor

Other: \_\_\_\_\_

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: \_\_\_\_\_.

Date: \_\_\_\_\_

\_\_\_\_\_  
Attorney for Debtor(s) [or *Pro Se* Debtor(s)]  
State Bar No.:  
Mailing Address:

Telephone No.:

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx1527	H	DATE INCURRED: 04/2008 NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2006 Honda Pilot</b> REMARKS:				\$1,988.00	\$1,988.00
American Honda Finance PO Box 168088 Irving, TX 75016		VALUE: \$0.00					
ACCT #: xxxxx1527	J	DATE INCURRED: Various NATURE OF LIEN: <b>Arrearage claim</b> COLLATERAL: <b>2006 Honda Pilot</b> REMARKS:				\$385.70	
American Honda Finance PO Box 168088 Irving, TX 75016		VALUE: \$385.70					
ACCT #: xxxxxxxxx2544	H	DATE INCURRED: 04/2006 NATURE OF LIEN: <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>Home</b> REMARKS:				\$169,833.00	\$75,533.00
Chase Manhattan Mortgage Attn; Bankruptcy Dept 3415 Vision Dr. Mail Code: OH4-7133 Columbus, OH 43219		VALUE: \$94,300.00					
ACCT #: xxxxxxxxx2544	H	DATE INCURRED: Various NATURE OF LIEN: <b>Arrearage claim</b> COLLATERAL: <b>Home</b> REMARKS:				\$24,059.00	\$24,059.00
Chase Manhattan Mortgage Attn; Bankruptcy Dept 3415 Vision Dr. Mail Code: OH4-7133 Columbus, OH 43219		VALUE: \$94,300.00					
Subtotal (Total of this Page) > Total (Use only on last page) >						\$196,265.70	\$101,580.00

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR  HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx7371							
Home Comings Financial / GMAC Mortga Attention: Bankruptcy Dept 1100 Virginia Drive Fort Washington, PA 19034	H	DATE INCURRED: 04/2006 NATURE OF LIEN: Real Estate Mortgage without Other Collateral COLLATERAL: Home REMARKS: Charge Off for \$20631 on 07/11 Account Closed By Grantor				\$20,631.00	\$20,631.00
ACCT #:		DATE INCURRED: NATURE OF LIEN: hoa COLLATERAL: REMARKS:				\$1,914.24	\$1,914.24
Stafford Meadows Condo Assn c/o Mercer Trigiana 112 South Alfred St. Alexandria, VA 22314	J	VALUE: \$94,300.00					
		VALUE: \$0.00					

Sheet no. 1 of 1 continuation sheets attached  
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >  
Total (Use only on last page) >

\$22,545.24

\$22,545.24

\$218,810.94

\$124,125.24

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Michael Raymond Bradley**

Case No. 12-17263

(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### **TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

**Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND/WIFE/JINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Stafford Meadows Condominium Associa MercerTrigiani LLP 112 South Alfred St. Alexandriva, VA 22314	J	DATE INCURRED: CONSIDERATION: <b>HOA Fees</b> REMARKS:				\$1,399.00	\$1,399.00	\$0.00

Sheet no. 1 of 1 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) &gt;

\$1,399.00 \$1,399.00 \$0.00

Total &gt;

\$1,399.00 \$1,399.00 \$0.00

(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)

Totals &gt;

(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)

	\$1,399.00	\$0.00
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IN RE: Michael Raymond Bradley

Case No. 12-17263

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,082.00
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$150.00
b. Water and sewer	\$140.00
c. Telephone	\$70.00
d. Other: HOA fee	\$164.87
3. Home maintenance (repairs and upkeep)	
4. Food	\$230.00
5. Clothing	\$20.00
6. Laundry and dry cleaning	
7. Medical and dental expenses	
8. Transportation (not including car payments)	\$125.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	\$260.00
d. Auto	\$180.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: Amortized over 60 mos	\$17.00
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$2,438.87</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$2,993.50
b. Average monthly expenses from Line 18 above	\$2,438.87
c. Monthly net income (a. minus b.)	\$554.63

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
ALEXANDRIA DIVISION**

In re **Michael Raymond Bradley**Case No. **12-17263**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

<b>NAME OF SCHEDULE</b>	<b>ATTACHED (YES/NO)</b>	<b>NO. OF SHEETS</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>OTHER</b>
A - Real Property	No	1	\$94,300.00		
B - Personal Property	No	4	\$5,514.50		
C - Property Claimed as Exempt	No	1			
D - Creditors Holding Secured Claims	Yes	2		\$218,810.94	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$1,399.00	
F - Creditors Holding Unsecured Nonpriority Claims	No	3		\$48,578.00	
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1			\$2,993.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,438.87
<b>TOTAL</b>		<b>17</b>	<b>\$99,814.50</b>	<b>\$268,787.94</b>	

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
ALEXANDRIA DIVISION**

In re **Michael Raymond Bradley**Case No. **12-17263**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$31,680.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
<b>TOTAL</b>	<b>\$31,680.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$2,993.50
Average Expenses (from Schedule J, Line 18)	\$2,438.87
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,021.67

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$124,125.24
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$1,399.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$48,578.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$172,703.24

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. \_\_\_\_\_ 7 \_\_\_\_\_

Date 9/7/2013

Signature I/s/ Michael Raymond Bradley  
Michael Raymond Bradley

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

American Honda Finance  
PO Box 168088  
Irving, TX 75016

Meridian Financial Svc  
21 Overland Industrial B  
Asheville, NC 28806

American Infosource LP  
PO Box 268941  
Oklahoma City, OK 73126-8941

Midland Funding  
8875 Aero Dr  
San Diego, CA 92123

Asset Acceptance Llc  
Po Box 1630  
Warren, MI 48090

Navy Fcu  
Attention: Bankruptcy  
PO Box 3000  
Merrifield, VA 22119

Chase  
Po Box 15298  
Wilmington, DE 19850

Northstar Location Services, LL  
Attn: Financial Services  
4285 Genesee St.  
Cheektowaga, NY 14225-1943

Chase Manhattan Mortgage  
Attn: Bankruptcy Dept  
3415 Vision Dr. Mail Code: OH4-  
Columbus, OH 43219

Stafford Meadows Condo Assn  
c/o Mercer Trigiana  
112 South Alfred St.  
Alexandria, VA 22314

Citibank Usa  
CITICORP CREDIT SERVICES/ATTN: ✓  
PO Box 20507  
Kansas City, MO 64195

Stafford Meadows Condominium As  
MercerTrigiani LLP  
112 South Alfred St.  
Alexandriva, VA 22314

Commercial Acceptance  
2 W Main St  
Shiremanstown, PA 17011

Thomas P. Gorman  
300 N. Washington St., #400  
Alexandria, VA 22314

Home Comings Financial / GMAC M  
Attention: Bankruptcy Dept  
1100 Virginia Drive  
Fort Washington, PA 19034

Usa Funds/sallie Mae Servicing  
Attention: Bankruptcy Litigatio  
E3149, PO Box 9430  
Wilkes-Barre, PA 18773

Marta J. Bradley  
111 Powhatan Court  
Stafford, VA 22556

Melissa Bradley  
111 Powhattan Court  
Stafford, VA 22556

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF VIRGINIA  
Division

In re:

Case No. \_\_\_\_\_

Chapter 13

Debtor(s)

**SPECIAL NOTICE TO SECURED CREDITOR**

To: \_\_\_\_\_, Attn: \_\_\_\_\_  
*Name of creditor*

\_\_\_\_\_  
*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- [ ] To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- [ ] To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: \_\_\_\_\_

Date and time of confirmation hearing: \_\_\_\_\_

Place of confirmation hearing: \_\_\_\_\_

Alexandria, VA 22314

Michael Raymond Bradley

\_\_\_\_\_  
*Name(s) of debtor(s)*

By: /s/ Barry Weintraub  
*Signature*

[ ] Debtor(s)' Attorney  
[ ] Pro se debtor

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*Name of attorney for debtor(s)*

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*Address of attorney [or pro se debtor]*

---

*Tel. #* \_\_\_\_\_

*Fax #* \_\_\_\_\_

#### CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- (      ) first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or  
(      ) certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

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*Signature of attorney for debtor(s)*